

Fill in this information to identify the case:

Debtor 1 Rafael Enrique Mendez, Jr  
aka Rafael Mendez Jr  
aka Rafael Enrique Mendez

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 19-17126-pmm

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: LAKEVIEW LOAN SERVICING, LLC

Court claim no. (if known): 12-1

Last 4 digits of any number you use to identify the debtor's account: 3653

Date of payment change: 1/1/2021

Must be at least 21 days after date of this notice

New total payment: \$1,146.87

Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

##### 1. Will there be a change in the debtor's escrow account payment?

No.

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$422.18

New escrow payment: \$394.24

#### Part 2: Mortgage Payment Adjustment

##### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:      New principal and interest payment:     

#### Part 3: Other Payment Change

##### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Rafael Enrique Mendez, Jr  
aka Rafael Mendez Jr  
aka Rafael Enrique Mendez

Case number (*if known*) 19-17126-pmm

Print Name

Middle Name

Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Alexa Martini Stinson Date 11/23/2020  
Signature

Print	Alexa Martini Stinson			Title	<u>Authorized Agent for Creditor</u>
	First Name	Middle Name	Last Name		
Company	<u>RAS Citron, LLC</u>				
Address	<u>130 Clinton Rd #202</u>	Number	Street	State	ZIP Code
	<u>Fairfield NJ 7004</u>				
Contact Phone	<u>470-321-7112</u>			Email	<u>astinson@rascrane.com</u>

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on November 24, 2020, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Rafael Enrique Mendez, Jr  
1328 Newport Avenue  
Northampton, PA 18067

And via electronic mail to:

PATRICK J. BEST  
ARM Lawyers  
18 North 8th Street  
Stroudsburg, PA 18360

SCOTT F. WATERMAN (Chapter 13)  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606

United States Trustee  
Office of the U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106

By: /s/ Esther Kudron  
ekudron@rascrane.com

RAFAEL E MENDEZ JR  
C/O PATRICK J. BEST  
ARM LAWYERS  
18 N 8TH ST  
STROUDSBURG PA 18360-1718

**Statement Date:** 10/29/2020

<b>Annual Escrow Account Disclosure Statement</b>	
Loan Number:	
Review Period:	12/2019 to 12/2020
<b>Escrow Surplus/Shortage:</b>	
	<b>\$652.64</b>
<b>Current Mortgage Payment</b>	
Principal and/or Interest:	\$752.63
Escrow (Taxes and/or Insurance):	\$422.18
<b>Total Monthly Payment:</b>	<b>\$1,174.81</b>
<b>New Mortgage Payment</b>	
Principal and/or Interest:	\$752.63
Escrow (Taxes and/or Insurance):	\$394.24
<b>Total New Monthly Payment</b>	<b>\$1,146.87</b>
<b>Effective Due Date:</b>	<b>01/01/2021</b>

### Contact Us

#### Customer Service/Pay-by-Phone

1.800.509.0183\*

*\*Calls are randomly monitored and recorded to ensure quality service.*

#### Hours

Monday - Friday: 8 a.m. to 10 p.m. EST

Saturday: 8 a.m. to 3 p.m. EST

#### Website:

[www.LakeviewLoanServicing.MyLoanCare.com](http://www.LakeviewLoanServicing.MyLoanCare.com)

**Autodraft Customers:** If your mortgage payment amount has changed, we'll adjust your payment for you.

**Online Bill Payment Customers:** If your mortgage payment amount has changed, you will need to contact your financial services provider to adjust your payment.

### Account History

The following statement of activity in your escrow account from 12/2019 through 12/2020 displays actual activity as it occurred in your escrow account during that period. If your loan was transferred by another mortgage servicer, the prior projection information may not be included below.

Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance
	<b>Starting Balance</b>			<b>\$1,662.42</b>	<b>\$3,756.61</b>
December	Deposit	\$422.18	\$377.25*	\$2,084.60	\$3,379.36
December	MIP/PMI Disbursement	\$89.69	*	\$1,994.91	\$3,379.36
December	MIP/PMI Disbursement		\$89.69*	\$1,994.91	\$3,469.05
January	Deposit	\$422.18	\$0.00	\$2,417.09	\$3,469.05
January	MIP/PMI Disbursement	\$89.69	*	\$2,327.40	\$3,469.05
January	MIP/PMI Disbursement		\$89.69*	\$2,327.40	\$3,558.74
February	Deposit	\$422.18	\$377.25*	\$2,749.58	\$3,181.49
February	MIP/PMI Disbursement	\$89.69	*	\$2,659.89	\$3,181.49
February	MIP/PMI Disbursement		\$89.69*	\$2,659.89	\$3,271.18
February	County Tax Disbursement		\$401.27*	\$2,659.89	\$3,672.45
March	Deposit	\$422.18	\$0.00	\$3,082.07	\$3,672.45
March	MIP/PMI Disbursement	\$89.69	*	\$2,992.38	\$3,672.45
March	County Tax Disbursement	\$402.00	*	\$2,590.38	\$3,672.45
March	City Tax Disbursement	\$341.04	\$357.06*	\$2,249.34	\$4,029.51
March	MIP/PMI Disbursement		\$89.69*	\$2,249.34	\$4,119.20
April	Deposit	\$422.18	\$0.00	\$2,671.52	\$4,119.20
April	MIP/PMI Disbursement	\$89.69	*	\$2,581.83	\$4,119.20
April	MIP/PMI Disbursement		\$89.69*	\$2,581.83	\$4,208.89
May	Deposit	\$422.18	\$960.22*	\$3,004.01	\$3,248.67
May	MIP/PMI Disbursement	\$89.69	*	\$2,914.32	\$3,248.67
May	MIP/PMI Disbursement		\$89.69*	\$2,914.32	\$3,338.36
June	Deposit	\$422.18	\$0.00	\$3,336.50	\$3,338.36
June	MIP/PMI Disbursement	\$89.69	*	\$3,246.81	\$3,338.36
June	MIP/PMI Disbursement		\$89.69*	\$3,246.81	\$3,428.05

See reverse side for additional important information.

Loan Number: [REDACTED]

RAFAEL E MENDEZ JR  
C/O PATRICK J. BEST  
ARM LAWYERS  
18 N 8TH ST  
STROUDSBURG PA 18360 1718

### Surplus Amount

\$652.64

Lakeview Loan Servicing, LLC  
ATTN: Cashiering Department  
P.O. Box 8068  
Virginia Beach, VA 23450

**Due to the delinquent status of your account, we will retain your remaining surplus.**

Account History						
Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance	
July	Deposit MIP/PMI Disbursement	\$422.18 \$89.69	\$480.11* \$89.69	\$3,668.99 \$3,579.30	\$ 2,947.94 \$ 3,037.63	
August	Deposit MIP/PMI Disbursement	\$422.18	\$480.11*	\$4,001.48	\$ 2,557.52	
August	Other Tax Disbursement	\$89.69	*	\$3,911.79	\$ 2,557.52	
August	Hazard Insurance Disbursement	\$1,866.59	\$1,755.21*	\$2,045.20	\$ 4,312.73	
August	MIP/PMI Disbursement	\$1,380.22	*	\$664.98	\$ 4,312.73	
			\$88.35*	\$664.98	\$ 4,401.08	
September	Deposit	\$422.18	\$480.11*	\$1,087.16	\$ 3,920.97	
September	MIP/PMI Disbursement	\$89.69	*	\$997.47	\$ 3,920.97	
September	MIP/PMI Disbursement		\$88.35*	\$997.47	\$ 4,009.32	
September	Hazard Insurance Disbursement		\$1,157.00*	\$997.47	\$ 5,166.32	
October	Deposit MIP/PMI Disbursement	\$422.18 \$89.69	\$4,643.98*E *E	\$1,419.65 \$1,329.96	\$ 522.34 \$ 522.34	
October	Deposit MIP/PMI Disbursement		\$0.00	\$1,329.96	\$ 522.34	
October	Hazard Insurance Disbursement		\$88.35*	\$1,329.96	\$ 610.69	
			\$139.00*	\$1,329.96	\$ 749.69	
November	Deposit MIP/PMI Disbursement	\$422.18 \$89.69	\$422.18E \$88.35*E	\$1,752.14 \$1,662.45	\$ 327.51 \$ 415.86	
December	Deposit MIP/PMI Disbursement		\$422.18*E \$88.35*E	\$1,662.45	\$ 6.32	
	Total Deposits	\$5,066.16	\$8,643.39			\$ 82.03
	Total Disbursements	\$5,066.13	\$4,968.81			
Account Balance as of 12/31/2020						<b>\$-82.03</b>

An asterisk (\*) appearing next to the amount indicates a difference from projected activity either in the amount or the date. The letter "E" next to an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur on the date shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$5,066.13. Your lowest monthly mortgage loan balance should not have exceeded \$664.98, which is either 1/6 (also equal to no more than two months) of the total projected payments from the account as required by federal law or the reasonable amount required by state law or the amount required by the mortgage contract. Your actual lowest monthly balance was equal to or greater than \$ 5,166.32. The items with an asterisk on your Account History may explain this. For further explanation, call our toll free number shown under the Contact Us section on this statement.

### Total Anticipated Annual Disbursement

These are the escrow items we anticipate to collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount paid for that item, or we may project the amount due as defined by federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Tax	Item	Annual Expense	Anticipated Date(s) of Payment	Insurance		
				Item	Annual Expense	Anticipated Date(s) of Payment
County Tax Disbursement		\$401.27	March 2021	MIP/PMI Disbursement	\$88.35	January 2021
City Tax Disbursement		\$357.06	March 2021	MIP/PMI Disbursement	\$88.35	February 2021
School Tax Disbursement		\$1,755.21	August 2021	MIP/PMI Disbursement	\$88.35	March 2021
				MIP/PMI Disbursement	\$88.35	April 2021
				MIP/PMI Disbursement	\$88.35	May 2021
				MIP/PMI Disbursement	\$88.35	June 2021
				MIP/PMI Disbursement	\$88.35	July 2021
				MIP/PMI Disbursement	\$88.35	August 2021
				MIP/PMI Disbursement	\$88.35	September 2021
				Hazard Insurance Disbursement	\$1,157.00	September 2021
				MIP/PMI Disbursement	\$88.35	October 2021
				MIP/PMI Disbursement	\$88.35	November 2021
				MIP/PMI Disbursement	\$88.35	December 2021

**Total Anticipated Annual Disbursement = \$4,730.74**

### Account Projections

The following information covers your projected escrow account activity from 01/2021 to 12/2021. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount actually required to be on hand as specified by federal law, state law, or your mortgage documents, and may include a cushion of up to one sixth of your annual disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow analysis cycle.

Month	Projected Payments	Disbursements			Projected Escrow	Required Escrow
		Projected	Projected	Description		
				<i>Beginning Balance</i>	<b>\$-82.03</b>	<b>\$1,529.31</b>
January		\$394.24	\$88.35	MIP/PMI Disbursement	\$223.86	\$1,835.20
February		\$394.24	\$88.35	MIP/PMI Disbursement	\$529.75	\$2,141.09
March		\$394.24	\$88.35	MIP/PMI Disbursement	\$835.64	\$2,446.98
March			\$401.27	County Tax Disbursement	\$434.37	\$2,045.71
March			\$357.06	City Tax Disbursement	\$77.31	\$1,688.65
April		\$394.24	\$88.35	MIP/PMI Disbursement	\$383.20	\$1,994.54
May		\$394.24	\$88.35	MIP/PMI Disbursement	\$689.09	\$2,300.43
June		\$394.24	\$88.35	MIP/PMI Disbursement	\$994.98	\$2,606.32
July		\$394.24	\$88.35	MIP/PMI Disbursement	\$1,300.87	\$2,912.21
August		\$394.24	\$88.35	MIP/PMI Disbursement	\$1,606.76	\$3,218.10

LoanCare is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose. However, if you filed for bankruptcy, currently are in bankruptcy or received a discharge in bankruptcy, this communication is not an attempt to collect a debt, but is instead a legally required notice regarding your escrowed taxes and insurance.

### Account Projections

The following information covers your projected escrow account activity from 01/2021 to 12/2021. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount actually required to be on hand as specified by federal law, state law, or your mortgage documents, and may include a cushion of up to one sixth of your annual disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow analysis cycle.

Month	Projected Payments		Disbursements	Description	Projected Escrow	Required Escrow
	Projected	Projected			Account Balance	Account Balance
				<i>Beginning Balance</i>	<b>\$ 82.03</b>	<b>\$1,529.31</b>
August			\$1,755.21	Other Tax Disbursement	\$ 148.45	\$1,462.89
September		\$394.24	\$88.35	MIP/PMI Disbursement	\$ 157.44	\$1,768.78
September			\$1,157.00	Hazard Insurance Disbursement	\$ 999.56	\$611.78
October		\$394.24	\$88.35	MIP/PMI Disbursement	\$ 693.67	\$917.67
November		\$394.24	\$88.35	MIP/PMI Disbursement	\$ 387.78	\$1,223.56
December		\$394.24	\$88.35	MIP/PMI Disbursement	\$ 81.89	\$1,529.45

Your Projected Escrow Account Balance as of 12/31/21 is \$ 82.03. Your Required Beginning Escrow Balance according to this analysis should be \$1,529.31. This means you have a surplus of \$652.64. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. Due to the delinquent status of your account, we will retain your remaining surplus.

### Balance Your Escrow Account

Each year your account is reviewed to make sure there is enough money to pay your property taxes and/or insurance. To do that, federal law allows us to require a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months. The payments made to and from your escrow account last year help predict your account activity for next year. Last year's activity also helps predict what your lowest account balance is likely to be. To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to deposit additional funds or if we will provide a refund. Any refund over \$50 will be returned to you.

\$611.78	Your minimum required balance
\$ 999.56	Your projected lowest account balance for September
\$652.64	Your escrow account surplus/shortage